

**Transcript of second call made on 11/3/09 by CI 2 to  
Moses Neuman a/k/a "Moishe" on phone number 917-559-1800 at  
approximately 1 :35 PM**

**CI 2**

**Moses Neuman/Moishe = "MN"**

**CI 2: Okay, now the number is 1-917-559-1800 (Dialing) (Ringing)**

**MN: Yeah, hello.**

**CI 2: Uh, Moishe, it's me again.**

**MN: Hi, how are you?**

**CI 2: Fine, thank you. How are you today?**

**MN: I'm fine, how is everything with you?**

**CI 2: Well, you know, could be better, could be worse. I'm not calling to complain. I all, did have just, I wanted to, you said you had some information that would be forthcoming so I thought I'd call you back.**

**MN: Nothing, nothing, no nothing forthcoming so far, um...**

**CI 2: Well let me, can I ask you a few questions and then I promise it will be years before I bother you again.**

**MN: No, no, you can call me as much as you want. I'm happy you are calling me.**

**CI 2: I'm always curious about things, you know and since I'm you're, you're best ah, ah. you're best client, I just titled myself you 're best client, you understand.**

**MN: Yeah.**

**CI 2: It would help me to understand a little because you know, two years have gone by and you were about to close this thing with a successful close. I just wanna ask you one thing about the medical thing. Remember I went to the doctor with a TIA and I told her I had high blood pressure and I was dizzy and I was, had a stroke and I fell on the floor in the street and all. How did that work out?**

**MN:** Well, I, I, I, to be honest, I don't know how to read the doctor, we ordered the records from the doctor and we, sent it we, we, we sent it into the underwriter and to the people.

**CI 2:** Oh.

**MN:** Because I don't know how to read it.

**CI 2:** Okay, what was, what was I don't understand if you could tell me what the point of that is, what were we gaining because I don't want to look like an idiot every time I walk in.

**MN:** No, no, no, no, you tell them what, how you're feeling and if you have any diseases the, you know, then, then it helps the medical records whatever you feel. If you tell them you have vertigo let's say, right and the underwriters decide that, that lowers, you know your life expectancy which you have vertigo, which, which, which helps us, Everything has to be documented that is the whole point, the whole thing is everything has to be documented and if the doctor doesn't know about it, it doesn't get documented and we don't know.

**CI 2:** So what would the difference, what would, how would it have made the difference to our, to our policy?

**MN:** Well, um, if the doctor says, let's say for example the vertigo if the doctor says you have vertigo and the underwriter says that vertigo is something that people live less with it then they would give you less a life expectancy that means the policy would be more worth.

**CI 2:** Okay.

**MN:** Would be worth more.

**CI 2:** Okay, so I did the best I could and...

**MN:** Right, right, right, I understand

**CI 2:** And I'm still alive.

**MN:** All I wanted you should, yeah, thank god. All I wanted you to say is you know that vertigo you have the problems that you're having and we'll take it from, we'll take it from there. It's a process take a few months to see the stuff better

**CI 2:** Okay, I just wanted ah, I'm gonna send you a bill it's not very much. I put it in an envelope.

**MN:** Tell me how much it is. You don't have to send it. How much is it?

**CI 2:** No, it's in an envelope so I need your zip code. I have your address. What is your zip code? Please forgive me

**MN:** 11219. You can tell me the amount I can send you a check today.

**CI 2:** 11219, okay let me just ask you this uh, uh, it's my favorite subject if you don't mind me bringing it up. What is happening to my famous \$500 a month that was on, that was on...

**MN:** I, I, no, no, no, we're getting, we're getting, what are you saying?

**CI 2:** That was the way we started, remember?

**MN:** Right, basically the \$500 a month is an advanced money from investors, the money for the future, it's an advanced money the investors gave, to advance the money. The investors were dry for money, they didn't have money they're getting money this week and hopefully we'll be able to start it again. Hopefully, I hope, I hope this week to be able to send it out. I hope so, I 'm waiting for them to get money.

**CI 2:** Would that, would that be, would that be ah, going back to the, to the year behind or that starts (UI)

**MN:** I have to, I have to, ( have to, I have to, I have to, I have to talk to them and fight it out with them.

**CI 2:** Would it be, ah, possible just to bring up just one subject that I would not be bringing this up so many times so just bear with me.

**MN:** That's okay, that's okay, no worrying.

**CI 2:** What about the selling policy, like when do you expect to sell it and for how much?

**MN:** We don't have, we don't have an amount because we don't know what the medical records look what it is if we could sell it at all if the market is gonna be what's right now the market is very tough so we, I, I, I (UI) I told you a few times don't have an amount (UI) I am expecting to start looking into it in the beginning of next year.

**CI 2:** Well you 're not gonna give it away are you, I mean it's not ....

**MN:** No, no, no, no, no, no, (UI) no, no, no, we're not giving nothing away, we're not giving nothing away. Nothing is given away. We're just gonna try. The investors have a lot of money in this. We'll try to get the money plus a profit.

**CI 2:** You know that when we started this ah, with, with Ed remember, how is Ed incidently? You talk to Ed?

**MN:** What?

**CI 2:** Ed Grodsky, are you ever in touch with ...

**MN:** No, I haven't spoken, I haven't spoken to him in a few weeks, but um, he's fine I think. He's has heart problems.

**CI 2:** Oh, I didn't know that. So, what, what, what would I be getting from this?

**MN:** (UI)

**CI 2:** I'm still confused, You know I was told when we started that I would get two million that was, I mean I'm not making that up that was from Ed and I just wanted ...

**MN:** I understand, at that time ...

**CI 2:** What would I be getting now, just give me something.

**MN:** The thing is, the thing is at that time first of all we were hoping to make four, five policies we didn't make four five. We only made one or two. And, and, and, at that time the market was much better. The financial companies were buying policies so we knew what's going on (CALL WAITING TONE) ...

**CI 2:** Hello.

**MN:** I don't know we'll have to wait and see until the actual date you know, I, I, I cannot tell you number that I (CALL WAITING TONE) way of me finding it out after we shop around and (UI) the market.

**CI 2:** And that would be happening at what point?

**MN:** I have to check when the policy is two years old. At that point when the policy becomes two years old that's the time when we start shopping. It could take three to six months to get answers.

**CI 2:** And, and when you sell it then who gets the money, you do and ah ...

**MN:** You, you get the money. You, you sign (UI) the (UI) over to the investors and everything.

**CI 2:** I'm sorry I missed that.

**MN:** You get the money, you, you get money you have to sign everything it goes in to you, you get the money.

**CI 2:** And then I give you the money, is that the idea?

**MN:** You give the investor the money.

**CI 2:** I give the investors.

**MN:** Right.

**CI 2:** Okay, well, I, as I say I'm sorry I bothered you.

**MN:** That's okay, don't worry about it.

**CI 2:** But ah, so I'm through with the medical thing. I don't have to go back to the doctor again for any reason?

**MN:** Whatever you feel , whatever you feel, if you ...

**CI 2:** You know I'm working with the company with you so I do what you think is .. .

**MN:** How are you, how have you been feeling?

**CI 2:** Well I don't know if it's a good thing to say to you, but I'm feeling great.  
(LAUGHS)

**MN:** Okay, so (UI)

**CI 2:** (UI) we don't want to lose money with me feeling great so I have to get myself back into a lower status, right. I know, I was only kidding. Ah, do you know .. .

**MN:** I' ll have to see I'm waiting for the underwriter to review it. Once I have the underwriter review it then we'll take it from there

**CI 2:** I'm sorry what was that?

**MN:** What?

CI 2: I'm sorry I didn't hear it, I'm getting ...

MN: I'm waiting, I'm waiting for the records to be reviewed, it's too far away. I have to find out when the policy is two years old and then once I see, once I see that, you know, "I'll let you know. You know what, I'm gonna call you.

CI 2: Okay, I just want to tell you, you know that you're asking me as though you think the TIA was real. They were all, they were all made up. I had nothing to do with the TIA's. You know that, I don't know why you asked me the question then. Remember, ah, Lenny came over with the TIA, he brought that into me. Hello.

MN: Hello, I can't hear you. I'm in the basement over here.

CI 2: I'm sorry, oh, I'm sorry. I was just saying that all the TI symptoms were made up. I didn't have them.

MN: Oh, you don't have vertigo and TIA?

CI 2: None of that, well I had a little vertigo about two years ago. We can't live with that because I don't have it anymore.

MN: Oh, I thought you told me you have.

CI 2: Well, I did but I don't get up every day with, with vertigo.

MN: Everybody with TIA and vertigo don't get up every day

CI 2: Well.

MN: Don't get up every day whenever they get up (UI)

CI 2: But the last vertigo I had was two years ago, so ...

MN: Oh, I thought you just had it, I didn't realize, I thought you just had it.

CI 2: Okay, well as long as it, it stays where it is ah ..

MN: Right.

CI 2: I'll try to stay alive until, until I sign ...

MN: No, no still one hundred twenty days

**CI 2:** I'll sign the contract then I'll drop dead, ah ... When will I hear from you at some point in the near future?

**MN:** I'm gonna let you know, I'm gonna let you know in the next day or two when the policy is two years and at that point, it takes, it will take another three to six months after two years. So we won't know, I won't know, I'll know in a few days when the policy is two years and we'll take it from there

**CI 2:** Okay, stay well.

**MN:** You too, feel good and um, I'll be in touch with you. I'm in the city I'll stop by and say hello.

**CI 2:** Okay, I'd like that. Thank you (UI) Bye, bye.